

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/631,970 Confirmation No.: 3665  
Filed : August 1, 2003  
Applicant : David Lee Hamilton et al.  
Title : Payment Processing with Selection of a Risk Reduction Technique  
  
TC/AU : 3694  
Examiner : John A. Anderson  
  
Docket No. : 23952-0108  
Customer No. : 72386

**AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION**

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Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir or Madam:

Responsive to the non-final Office Action dated December 31, 2007, the Applicants submit the following amendments and remarks. In light of these amendments and remarks, the Applicants respectfully assert that all of the claims are patentable, and that the application be allowed. A petition for a three-month extension of time is submitted contemporaneously with this response.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 14 of this paper.